

In re:
In Ju Kim
Mi Ra Kim
Debtors

Case No. 19-12290-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 02, 2024

User: admin
Form ID: 138OBJ

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ In Ju Kim, Mi Ra Kim, 206 Chestnut Avenue, Media, PA 19063-5750
14526452	+ Ally Bank, c/o Regina Cohen, Esquire, Lavin, Cedrone, Graver, Boyd & Disipio, 190 North Independence Mall West, Suite, 6th and Race Streets Philadelphia, PA 19106-1554
14304996	+ County of Delaware, Treasurer's Office, 201 W. Front Street, Ground Floor, Media, PA 19063-2708
14346826	+ Delaware County Tax Claim Bureau, c/o Leonard B. Altieri, III, Esquire, Tax Claim Bureau, 230 N. Monroe Street, Media, Pa 19063-2908
14344658	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046
14309109	+ Ditech Financial LLC, c/o Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14304998	Ditech Financial, LLC, 3000 Baypoint Drive, Suite 880, Tampa, FL 33607
14305000	+ Jonathan P. Cawley, Esquire, Zwicker & Zwicker, 3220 Tillman Drive, Bensalem, PA 19020-2050
14305003	+ Linebarger, Goggan, Blair & Sampson, LLP, 75 S. Houcks Road, Suite 302, Harrisburg, PA 17109-2835
14305004	+ Rose Tree Media School District, 308 N. Olive Street, Media, PA 19063-2493
14305005	#+ Township of Middletown, Finance Department, 27 N. Pennell Road, P.O. Box 157, Glen Riddle Lima, PA 19037-0157
14305007	U.S. Department of Education, Fed Loans, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 02 2024 23:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 02 2024 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14340537	Email/Text: ally@ebn.phinsolutions.com	May 02 2024 23:49:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14621699	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 02 2024 23:54:27	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14304990	Email/Text: ally@ebn.phinsolutions.com	May 02 2024 23:49:00	Ally Financial, ATTN: Bankruptcy Unit, P.O. Box 130424, Saint Paul, MN 55113-0004
14304991	Email/PDF: bncnotices@becket-lee.com	May 02 2024 23:56:33	American Express Bank, P.O. Box 981535, El Paso, TX 79998-1535
14314642	+ Email/Text: bkfilings@zwickerpc.com	May 02 2024 23:50:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
14324757	+ Email/PDF: ebn_ais@aisinfo.com	May 02 2024 23:55:21	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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14304992	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 02 2024 23:54:28	Capital One I, P.O. Box 30285, Salt Lake City, UT 84130-0285
14304993	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 02 2024 23:55:24	Capital One II, P.O. Box 30285, Salt Lake City, UT 84130-0285
14304994	+ Email/Text: megan.harper@phila.gov	May 02 2024 23:50:00	City of Philadelphia, Department of Revenue, Compliance Division, 1401 JFK Blvd., 4th Floor, Philadelphia, PA 19102-1607
14304995	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 02 2024 23:49:00	Commonwealth of Pennsylvania, Department of Revenue, Bankruptcy Division, P.O. Box 28094, Harrisburg, PA 17128-0946
14304997	Email/Text: mrdiscen@discover.com	May 02 2024 23:49:00	Discover Bank, P.O. Box 30943, Salt Lake City, UT 84130
14318189	Email/Text: mrdiscen@discover.com	May 02 2024 23:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14304999	Email/Text: sbse.cio.bnc.mail@irs.gov	May 02 2024 23:49:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14305001	^ MEBN	May 02 2024 23:37:09	KML Law Group, P.C., ATTN: Kevin G. McDonald, Esquire, 701 Market Street, Suite 5000, BNY Mellon Independence Center, Philadelphia, PA 19106-1541
14305002	Email/Text: PBNCNotifications@peritussservices.com	May 02 2024 23:49:00	Kohl's/Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14452021	Email/Text: mtgbk@shellpointmtg.com	May 02 2024 23:49:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14305006	+ Email/Text: edbknotices@ecmc.org	May 02 2024 23:49:00	U.S. Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0008

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2024 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor In Ju Kim brad@sadeklaw.com

District/off: 0313-2

User: admin

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bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

BRAD J. SADEK

on behalf of Joint Debtor Mi Ra Kim brad@sadeklaw.com
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com

HAE YEON BAIK

on behalf of Joint Debtor Mi Ra Kim haeyeon.baik@verizon.net d.chandler6@verizon.net

HAE YEON BAIK

on behalf of Debtor In Ju Kim haeyeon.baik@verizon.net d.chandler6@verizon.net

HAROLD N. KAPLAN

on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com

REGINA COHEN

on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com

STEPHEN VINCENT BOTTIGLIERI

on behalf of Creditor Delaware County Tax Claim Bureau sbottiglieri@tszlegal.com
ecfnotices@comcast.net;sbottiglieri@toscanigillin.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: In Ju Kim and Mi Ra Kim
Debtor(s)

Case No: 19-12290-pmm
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 5/2/24